

Information to identify the case:

Debtor 1 **Nathaniel U. Perry**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3529**

EIN --_-----

Debtor 2 **Jaime Perry**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8344**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-32359-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nathaniel U. Perry

Jaime Perry

2/24/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nathaniel U. Perry
 Jaime Perry
 Debtors

Case No. 16-32359-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 18

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db/jdb
 cr +Nathaniel U. Perry, Jaime Perry, 144 S. Lecato Avenue, Audubon, NJ 08106-1035
 +WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516514090 +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 516514093 +Fay Servicing LLC, 939 W North Ave, Chicago, IL 60642-7138
 516514094 +Fifth Third Bank, 5001 Kingsley Drive, MD 1MOB 2X, Cincinnati, OH 45227-1114
 516514098 +PNC Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
 516514099 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 516514100 +Shapiro & DeNardo LLC, Re: Wilimington Trust, trustee for MFRA,
 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242
 516514101 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 516514102 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e Pob 10335,
 Des Moines, IA 50306
 516514103 Wilmington Trust NA, trustee for, MFRA 2015-2, 1100 North Market St,
 Wilmington, DE 19890-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516514091 +EDI: BANKAMER.COM Feb 24 2017 23:13:00 Bank of America, NC4-105-03-14, P.O. Box 26012,
 Greensboro, NC 27420-6012
 516514092 EDI: CONVERGENT.COM Feb 24 2017 23:13:00 Convergent Outsourcing, P.O. Box 9004,
 Renton, WA 98057-9004
 516514095 +E-mail/Text: collectionbankruptcies.bancorp@53.com Feb 24 2017 23:19:35 Fifth Third Bank,
 Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
 516514096 +EDI: IIC9.COM Feb 24 2017 23:13:00 IC Systems, Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 516514097 +EDI: IIC9.COM Feb 24 2017 23:13:00 IC Systems, Inc, 444 Highway 96 East,
 St Paul, MN 55127-2557

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Denise E. Carlson on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS
 INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-2 dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Lee Abt on behalf of Joint Debtor Jaime Perry leeabt2@verizon.net
 Lee Abt on behalf of Debtor Nathaniel U. Perry leeabt2@verizon.net

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Feb 24, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4